

In re:  
Adrienne Lynn Stout  
Debtor

Case No. 22-11823-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Nov 04, 2022

User: admin  
Form ID: 318

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Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2022:

Recip ID	Recipient Name and Address
db	+ Adrienne Lynn Stout, 535 Forrest Avenue, Bethlehem, PA 18017-3836
14705053	+ Andrew and Maria Shaffer, 18 Waverly Road, Walterboro, SC 29488-3672
14705057	+ Creature Comfort Veterinary Service, 820 Rte 115, Saylorsburg, PA 18353-7881
14705058	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court:, IC Systems, Inc, Attn: Bankruptcy, PO Box 64378, St. Paul, MN 55164
14705059	+ Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14705062	Lehigh Valley Health Network, Attn: Patient Accounting Dept, PO Box 4120, Allentown, PA 18105-4120
14705061	Lehigh Valley Health Network, PO Box 981028, Boston, MA 02298-1028
14705063	Lehigh Valley Hospital, Patient Accounting Department, P.O. Box 4120, Allentown, PA 18105-4120
14705064	Lehigh Valley Physician Group, PO Box 1754, Allentown, PA 18105-1754
14705066	++ MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976 address filed with court:, Met-Ed, PO Box 16001, Reading, PA 19612-6001
14705065	Medical Imaging of Lehigh Valley, 2 Meridian Blvd 3rd Floor, Wyomissing, PA 19610-3202
14705068	+ Milstead & Associates, LLC, 1 E. Stow Road, Marlton, NJ 08053-3118
14705069	Morgan Higgins, 535 Forrest Avenue, Bethlehem, PA 18017-3836
14705073	Revco Solutions, PO Box 2724, Columbus, OH 43216-2724
14705074	+ Service Electric, 2260 Ave A, Bethlehem, PA 18017-2170

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	Nov 05 2022 04:08:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	+ Email/Text: taxclaim@countyofberks.com	Nov 05 2022 00:07:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Nov 05 2022 00:07:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14705052	+ Email/Text: bky@americanprofit.net	Nov 05 2022 00:07:00	American Profit Recovery, Attn: Bankruptcy, 34505 W 12 Mile Road #333, Farmington Hills, MI 48331-3288
14705054	+ EDI: CAPONEAUTO.COM	Nov 05 2022 04:08:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
14705055	EDI: CAPITALONE.COM	Nov 05 2022 04:08:00	Capital One Bank (USA), NA, Attn: Bankruptcy Dept, PO Box 30285, Salt Lake City, UT 84130-0285
14705056	+ Email/Text: dylan.succa@commercialacceptance.net	Nov 05 2022 00:07:00	Commerical Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
14705058	EDI: LCIISYSTEM	Nov 05 2022 04:08:00	IC Systems, Inc, Attn: Bankruptcy, PO Box 64378,

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14705060	^	MEBN		Nov 05 2022 00:02:59	St. Paul, MN 55164 KML Law Group, P.C., Suite 500, BNY Mellon Independence Cente, 701 Market Street, Philadelphia, PA 19106-1541
14705067	+	Email/Text: bankruptcydpt@mcmcg.com		Nov 05 2022 00:07:00	Midland Funding LLC, 350 Camino De Le Reina, Suite 100, San Diego, CA 92108-3007
14705070		Email/Text: bankruptcies@patientfirst.com		Nov 05 2022 00:07:00	Patient First, PO Box 758941, Baltimore, MD 21275-8941
14705071		Email/Text: bankruptcies@penncredit.com		Nov 05 2022 00:07:00	Penn Credit, Attn: Bankruptcy, 2800 Commerce Drive, Harrisburg, PA 17110
14705072		Email/Text: Bankruptcy.Notices@pnc.com		Nov 05 2022 00:07:00	PNC Bank, P.O. Box 3429, Pittsburgh, PA 15230-3429
14705075	+	Email/Text: mtgbk@shellpointmtg.com		Nov 05 2022 00:07:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, PO Box 10826, Greenville, SC 29603-0826
14705076	+	Email/Text: clientservices@sourcerm.com		Nov 05 2022 00:07:00	Source Receivables Mgmt, LLC, Attn: Bankruptcy Dept, PO Box 4068, Greensboro, NC 27404-4068
14705077	+	EDI: BANKAMER.COM		Nov 05 2022 04:08:00	The Bank of New York Mellon, C/O Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100
14705078	+	Email/Text: bankruptcydepartment@tsico.com		Nov 05 2022 00:07:00	Transworld Systems Inc., 500 Virginia Dr. Ste. 514, Ft. Washington, PA 19034-2733
14705079		Email/Text: bkrcy@ugi.com		Nov 05 2022 00:07:00	UGI Utilities, Inc, PO Box 13009, Reading, PA 19612
TOTAL: 18					

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 3, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE

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BENEFIT OF THE CERTIFICATE HOLDERS OF THE CWALT INC., ALTERNATIVE LOAN TRUST 2004-22CB,  
MORTGAGE PASS THROUGH CERTIFICATE bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

DENISE ELIZABETH CARLON

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE  
BENEFIT OF THE CERTIFICATE HOLDERS OF THE CWALT INC., ALTERNATIVE LOAN TRUST 2004-22CB,  
MORTGAGE PASS THROUGH CERTIFICATE bkgroup@kmlawgroup.com

ROBERT H. HOLBER

trustee@holber.com rholber@ecf.axosfs.com

ROBERT H. HOLBER

on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

ZACHARY ZAWARSKI

on behalf of Debtor Adrienne Lynn Stout zzawarski@zawarskilaw.com

TOTAL: 6

**Information to identify the case:**

Debtor 1

Adrienne Lynn Stout

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0823

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 22-11823-pmm

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Adrienne Lynn Stout

11/3/22

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**